



Patent Application  
Regina f. Harris

Disclosure Document N. 505773  
Dec. -20 -2003

REMARKS

(RESPOND TO OFFICE ACTION)  
(currently amended)

u.s.2003/0001005a1-RisafietA1- is more so based on pin selection or personal I.D. number for a security system.

Reprove card-has a pin selection and optional I.D. number also, but Reprove differs where it allows you have a picture and(~~for~~) finger print stored on card for added security for today's changing time.

u.s.2003/0001005A1-risafietA1 does not

Art Unit: 2876

If corrected drawings are required in a Notice of Allowability (PTOL-37), the new drawings MUST be filed within the THREE MONTH shortened statutory period set for reply in the "Notice of Allowability." Extensions of time may NOT be obtained under the provisions of 37 CFR 1.136 for filing the corrected drawings after the mailing of a Notice of Allowability.

### *Specification*

2. The disclosure is objected to because of the following informalities: it contains numerous typographical errors, grammatical errors, and punctuation errors. The applicant's cooperation is requested in correcting all errors of which applicant may become aware in the specification.
3. The pages of the specification including claims and abstract must be numbered consecutively, starting with 1, the numbers being centrally located above or preferably below the text.

### *Claim Objections*

4. Claims 1-4 are objected to because of the following informalities:

Re claim 1: Substitute "Reprove Prepaid Credit" with -- reprove prepaid credit -- (see lines 1-2).

Re claim 1: Substitute "A Bank" with -- a bank -- (see line 3).

Re claim 1: Substitute "Prepaid Credit Card" with -- prepaid credit card-- (see lines 3-4).

Re claim 1: Substitute "A purchaser" with -- a purchaser -- (see line 4).

Re claim 1: Substitute "Prepaid Card" with -- prepaid card -- (see line 4).

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Re claim 1: Substitute "Activating the Prepaid Credit Card" with -- activating the prepaid credit card -- (see line 5).

Re claim 1: Substitute "Credit Cards" with -- credit cards. -- (see line 6).

Re claim 2: Substitute "The Method of Claim 1." with -- The process of claim 1 -- (see line 1).

Re claim 3: Substitute "The Method" with -- The process -- (see line 1).

Re claim 3: Substitute "Purchases can include Hotel Reservations, Plane Tickets, Car Rental, or any purchases which utilize Currency or Traditional Credit Cards" with -- purchases can include hotel reservations, plane tickets, car rental, or any purchases which utilize currency or traditional credit cards -- (see lines 1-3).

Re claim 4: Substitute "Containing," with -- containing: -- (see line 1).

Re claim 4: Substitute "Means" with -- means -- (see line 2).

Re claim 4: Substitute "Anonymous" with -- anonymous -- (see line 2).

Appropriate correction is required.

### **Remarks**

5. The examiner would like to point out to the applicant that the Patent Number used to reject the claims in the previous office action was incorrectly cited. The correct Patent Number for the Risafi et al reference is 6,473,500.

### **Claim Rejections - 35 USC § 102**

6. The following is a quotation of the appropriate paragraphs of 35 U.S.C. 102 that form the basis for the rejections under this section made in this Office action:

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REMARK'S (RESPOND TO OFFICE ACTION)

The Reprove Prepaid Credit Card allows you the Luxury of car rental, airfares, and other major purchases without the use of a traditional credit card.

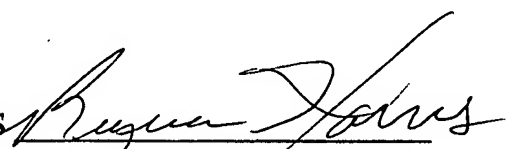
This invention is different from all the other credit card inventions, specifically, because you can personalize your card by having your picture and fingerprint . others do not allow this, which I believe is a very needed . safety precaution in today's fast changing world. Also it is not attached to bank account, the money is available for immediately there is no waiting period.

With a traditional credit card you have to have an account with them you have to wait to be approved, have a good credit record, pay an annual fee to have this card, also you have a bill each month to pay it off with an annual interest rate, with the Reprove Prepaid Credit Card you do not have any of these stipulations.

With a Debit Card or a Secured Credit card, you must have an account attached to it, with the Reprove Prepaid Credit Card you don't to have a certain Bank or Branch, or the risk of over drawing your account and the overdraft fees that occur when this takes place.

With some pre-paid cards if you don't use your card within 30 days, money is subtracted from your card until it is no longer active. With the Reprove Prepaid Credit Card, it is continuously active as long as you make a transaction made on the card within a year. There will be no money taken or penalty made against the card for non-usage. The purchaser has up to ten days after card reaches a balance of zero, to replenish card before card becomes inactive.

If any refunds have to be made the place of purchase can swipe the card and add the refund back to the card. This makes the Reprove Prepaid Credit Card advantages and quite different from your normal credit card. This is not just another card.

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